

State of California

Contractors State License Board
Disaster Victims ONLY
(800) 962-1125
www.cslb.ca.gov
(800) 321-2752 to verify license

Department of Insurance
www.insurance.ca.gov
Info for Disaster Victims ONLY:
(800) 962-1125
To verify Public Adjuster's License
(800) 967-9331
(916) 322-3555
Hotline
(800) 927-4357
(213) 897-8921
T.D.D.
(800) 482-4TDD (4733)

FEMA
<http://www.fema.gov/about/process/>
For use ONLY by people in designated federal disaster areas.
Be prepared to give your Social Security number, describe your losses, provide financial information, and give directions to the damaged property.
(800) 621-3362
TTY (800) 462-7585

Better Business Bureau
www.bbbssouthland.org
(909) 825-7280

Local Law Enforcement

In case of emergency
DIAL 911

To report a crime
contact your local law
enforcement agency

District Attorney Bureau of Victim Services

San Bernardino
(909) 387-6540

Rancho Cucamonga
(909) 945-4241

Victorville
(760) 243-8619



Information compiled and
provided to you by the
San Bernardino County
District Attorney's Office
Real Estate Fraud Unit

Post Disaster Awareness



**Don't Be A
Victim Again**

*From the Office of
The San Bernardino County
District Attorney*

*Michael A. Ramos,
District Attorney*

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Avoid the Post-Disaster Rip-Offs

Public Adjuster Scam

This scam occurs when an adjuster represents himself as a person who will work for a percentage of your claim. They will tell you that your insurance company will try not to pay your total premium. All Public Adjusters need to be licensed and can be verified with the Department of Insurance.

Adjuster / Contractor Collusion

One example of this scam is when an adjuster refers a home owner to a contractor for a fee. Oftentimes this is pre-arranged for inflated adjustments and a kick-back.

Vendor Fraud

These folks represent themselves as professional intermediaries who claim for a fee they can arrange low-interest loans, expedite relief grants and insurance adjustments and claims. Unscrupulous vendors will often sell substandard materials to victims.

Charity Scams

Con artists try to collect funds for non-existent charities. Only give to those you know are reliable. Beware of copy-cat or similar names to reputable charities. Ask for written information and proof that your contribution is tax-deductible.

Door-To-Door Solicitations

They are simply seeking to separate you from your money. Do not be hurried or intimidated. If you choose to purchase from or use their services, get all the information and promises in writing.

Fraudulent Contractors

There are two categories: Those working without a license and those who have licenses, but have accepted more work than can be capably met. They do not have the resources, work is often sub-standard or not completed.

Fake Disaster Officials

Always ask for identification and check it out before letting anyone into your home. Some of these rip-off artists will claim that you must pay a processing fee to secure relief.

Tips for Hiring A Contractor

1. Deal with only a licensed and insured contractor.
2. Don't hire the first contractor that comes along. Get recommendations from friends, relatives, neighbors, and co-workers.
3. Take your time signing a contract.
4. DO NOT deal with a contractor who asks you to pay for the entire job up-front.
5. Be skeptical of contractors who encourage you to spend high amounts of money on temporary repairs.
6. Ask a knowledgeable friend, relative, or attorney to review the home repair contract before you sign it.
7. Ask for references.
8. Check with Contractors State License Board to verify the license.

Disasters attract fly-by-night contractors and door-to-door scam artists into the area. These shysters are very eager to capitalize on your misfortunes.

After loss or damage has occurred, keep the following in mind;

- Beware of Identity Theft. Do not give any of your personal information such as Social Security Number, driver's license number, or insurance information to anyone contacting you.

- Keep a log of names of the people you speak with along with the dates, times and a summary of pertinent points.

- Contact your insurance company immediately to report your loss. Follow their instructions. Do not clean up until they instruct you to do so.

- Take your own pictures documenting damage.

- Do not rush into repairs or rebuilding. Consider all your alternatives. A good contractor will let you check things out before you make a decision.

- Contact U.S. Post Office (800) 335-4327 to make proper arrangements to stop mail delivery.